

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: POGORZELSKI, ANDREW T.

§ Case No. 15-19256

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Richard M. Fogel, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$226,033.27</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$87,473.27</u>
Total Distributions to Claimants: <u>\$12,183.56</u>	Claims Discharged Without Payment: <u>\$219,729.52</u>
Total Expenses of Administration: <u>\$2,210.94</u>	

3) Total gross receipts of \$14,394.50 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$14,394.50 from the liquidation of the property of the estate, which was distributed as follows:

	Document CLAIMS SCHEDULED	Page 2 of 11 CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$2,210.94	\$2,210.94	\$2,210.94
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$1,403.93	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$192,482.26	\$231,913.08	\$231,913.08	\$12,183.56
TOTAL DISBURSEMENTS	\$192,482.26	\$235,527.95	\$234,124.02	\$14,394.50

4) This case was originally filed under chapter 7 on 06/02/2015. The case was pending for 8 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/08/2016

By: /s/ Richard M. Fogel
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
AUTOMOBILES AND OTHER VEHICLES	1129-000	\$5,000.00
TAX REFUNDS	1224-000	\$8,394.50
AUTOMOBILES AND OTHER VEHICLES	1129-000	\$179.81
CASH ON HAND	1129-000	\$25.00
BANK ACCOUNTS	1129-000	\$95.19
HOUSEHOLD GOODS AND FURNISHING	1129-000	\$500.00
FURS AND JEWELRY	1129-000	\$200.00
TOTAL GROSS RECEIPTS		\$14,394.50
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Richard M. Fogel	2100-000	NA	\$2,189.45	\$2,189.45	\$2,189.45
Rabobank, N.A.	2600-000	NA	\$21.49	\$21.49	\$21.49
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$0.00	\$2,210.94	\$2,210.94	\$2,210.94

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3	Department of the Treasury Internal Revenue Service	5800-000	NA	\$1,403.93	\$0.00	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$1,403.93	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank Discover Products Inc	7100-000	\$15,316.10	\$15,316.10	\$15,316.10	\$804.64
2	Quantum3 Group LLC as agent for Comenity Bank	7100-000	\$17,497.93	\$17,497.93	\$17,497.93	\$919.25
3	Department of the TreasuryInternal Revenue Service	7100-000	NA	\$0.00	\$0.00	\$0.00
4	Conserv FS, Inc. c/o Teller, Levit & Silvertrust, P.C. ATTN: Edward S. Margolis	7100-000	\$150,506.50	\$189,937.32	\$189,937.32	\$9,978.36
5	Discover BankDiscover Products Inc	7100-000	\$3,039.50	\$3,039.50	\$3,039.50	\$159.68
6	American Express Bank, FSB c o Becket and Lee LLP	7100-000	\$6,122.23	\$6,122.23	\$6,122.23	\$321.63
N/F	t ccount No.	7100-000	\$0.00	NA	NA	\$0.00
N/F	Zurich Insurance c/o Eric Jennings, Esq.	7100-000	\$0.00	NA	NA	\$0.00
N/F	Allstate Insurance Company c/o Kristy Con -iiii=iit. Esq.	7100-000	\$0.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$192,482.26	\$231,913.08	\$231,913.08	\$12,183.56

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 15-19256

Case Name: POGORZELSKI, ANDREW T.

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 06/02/2015 (f)

§ 341(a) Meeting Date: 07/15/2015

Claims Bar Date: 11/27/2015

For Period Ending: 02/08/2016

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	REAL PROPERTY 70 Chestnut Ct., Elgin, L (50% interest)	145,000.00	0.00		0.00	FA
2	CASH ON HAND	25.00	25.00		25.00	FA
3	BANK ACCOUNTS Checking Account: \$26.69 Savings Account: \$68.50	95.19	95.19		95.19	FA
4	HOUSEHOLD GOODS AND FURNISHING	1,750.00	500.00		500.00	FA
5	WEARING APPAREL	300.00	0.00		0.00	FA
6	FURS AND JEWELRY Watch: \$25 Wedding band: \$450	475.00	200.00		200.00	FA
7	FIREARMS AND HOBBY EQUIPMENT	250.00	0.00		0.00	FA
8	INTERESTS IN INSURANCE POLICIES	5,675.62	0.00		0.00	FA
9	PENSION PLANS AND PROFIT SHARING	60,097.65	0.00		0.00	FA
10	STOCK AND BUSINESS INTERESTS	Unknown	0.00		0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

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Ref. #						
11	INTERESTS IN INSURANCE POLICIES Beneficial interest in spouse's life insurances policies	Unknown	0.00		0.00	FA
12	AUTOMOBILES AND OTHER VEHICLES 2009 Harley Davidson	10,975.00	5,000.00		5,000.00	FA
13	AUTOMOBILES AND OTHER VEHICLES 1966 Ford convertible body	Unknown	179.81		179.81	FA
14	AUTOMOBILES AND OTHER VEHICLES 2012 Dodge Ram 2500 Mega Cab (50% interest)	14,710.00	0.00		0.00	FA
15	TAX REFUNDS (u)	0.00	Unknown		8,394.50	FA
	Assets Totals (Excluding unknown values)	\$239,353.46	\$6,000.00		\$14,394.50	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 03/31/2016

Current Projected Date Of Final Report (TFR): 12/05/2015

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.:	15-19256	Trustee Name:	Richard M. Fogel (330720)
Case Name:	POGORZELSKI, ANDREW T.	Bank Name:	Rabobank, N.A.
Taxpayer ID #:	**_***1293	Account #:	*****5200 Checking
For Period Ending:	02/08/2016	Blanket Bond (per case limit):	\$5,000,000.00
		Separate Bond (if applicable):	N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/02/2015		Kathy Jo Pogorzelski fbo Andrew Pogorzelski	Proceeds of sale per o/c 10-1-15		6,000.00		6,000.00
	{2}		Proceeds of sale \$25.00	1129-000			6,000.00
	{3}		Proceeds of Sale \$95.19	1129-000			6,000.00
	{4}		Proceeds of Sale \$500.00	1129-000			6,000.00
	{6}		Proceeds of sale \$200.00	1129-000			6,000.00
	{12}		Proceeds of sale \$5,000.00	1129-000			6,000.00
	{13}		Proceeds of Sale \$179.81	1129-000			6,000.00
10/27/2015	{15}	Kathy Jo Pogorzelski	50% of state income tax refund	1224-000	1,004.50		7,004.50

{ } Asset Reference(s) UST Form 101-7-TDR (10 /1/2010)

! - transaction has not been cleared

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-19256
Case Name: POGORZELSKI, ANDREW T.
Taxpayer ID #: **_***1293
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****5200 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	6,994.50
11/20/2015	{15}	Kathy Jo Pogorzelski	2014 federal income tax refund	1224-000	7,390.00		14,384.50
11/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		11.49	14,373.01
01/08/2016	101	Richard M. Fogel	Dividend paid 100.00% on \$2,189.45 Claim # FEE Filed: \$2,189.45	2100-000		2,189.45	12,183.56
01/08/2016	102	Discover Bank Discover Products Inc	Dividend paid 5.25% on \$15,316.10 Claim # 1 Filed: \$15,316.10	7100-000		804.64	11,378.92
01/08/2016	103	Quantum3 Group LLC as agent for Comenity Bank	Dividend paid 5.25% on \$17,497.93 Claim # 2 Filed: \$17,497.93	7100-000		919.25	10,459.67
01/08/2016	104	Conserv FS, Inc. c/o Teller, Levit & Silvertrust, P.C. ATTN: Edward S. Margolis	Dividend paid 5.25% on \$189,937.32 Claim # 4 Filed: \$189,937.32	7100-000		9,978.36	481.31
01/08/2016	105	Discover BankDiscover Products Inc	Dividend paid 5.25% on \$3,039.50 Claim # 5 Filed: \$3,039.50	7100-000		159.68	321.63
01/08/2016	106	American Express Bank, FSB c o Becket and Lee LLP	Dividend paid 5.25% on \$6,122.23 Claim # 6 Filed: \$6,122.23	7100-000		321.63	0.00

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-19256
Case Name: POGORZELSKI, ANDREW T.
Taxpayer ID #: **_***1293
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****5200 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
COLUMN TOTALS					14,394.50	14,394.50	\$0.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					14,394.50	14,394.50	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$14,394.50	\$14,394.50	

Exhibit 9

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Form 2

Cash Receipts And Disbursements Record

Case No.: 15-19256
Case Name: POGORZELSKI, ANDREW T.
Taxpayer ID #: **_***1293
For Period Ending: 02/08/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****5200 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****5200 Checking	\$14,394.50	\$14,394.50	\$0.00
	\$14,394.50	\$14,394.50	\$0.00